Electronic Acknowledgement Receipt			
EFS ID:	5891473		
Application Number:	10731433		
International Application Number:			
Confirmation Number:	5179		
Title of Invention:	Systems and methods for providing an adjustable rate mortgage with a fixed monthly payment		
First Named Inventor/Applicant Name:	Walter C. Muren		
Customer Number:	22852		
Filer:	Nathan A. Sloan/Gwendolyn Ramsey		
Filer Authorized By:	Nathan A. Sloan		
Attorney Docket Number: 5997.0037			
Receipt Date:	14-AUG-2009		
Filing Date:	10-DEC-2003		
Time Stamp:	14:20:42		
Application Type:	Utility under 35 USC 111(a)		

## Payment information:

Submitted with Payment	no	

# File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
,		05997 0037 Suppl Reply.pdf	106725	ves	13
		osss/_oos/_suppl_nepty.put	bad8de0a5166a437961803eeb11f2caa4ff0 5d42	yes	15

Multipart Description/PDF files in .zip description				
Document Description	Start	End		
Supplemental Response or Supplemental Amendment	1	1		
Claims	2	11		
Applicant Arguments/Remarks Made in an Amendment	12	13		

## Warnings:

Information:

Total Files Size (in bytes): 106725

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#### New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

### National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

#### New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.